IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: O'Regan, et al. Confirmation No. 5176

Application No. 10/534,206 Examiner: Paul Danneman

Filed: January 26, 2007 Art Unit: 3627

For: SYSTEM FOR BILLING RATING AND SELECTION OF ACCOUNTS

REPLY TO FINAL OFFICE ACTION MAILED AUGUST 4, 2010, SUBMITTED WITH RCE

Mail Stop RCE Commissioner For Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This is a Reply to the final Office Action mailed August 4, 2010. The original period of response to the final Office Action was a shortened statutory period of three (3) months from the mailing date, or November 4, 2010. The fee for a one-month extension is being submitted herewith, extending the deadline to December 4, 2010, and this Reply is submitted within that time limit.

This Reply should be considered a submission in a Request for Continued Examination (RCE) under 37 C.F.R. 1.114 (see attached *Transmittal*). Reconsideration of the referenced application, including all pending claims, is respectfully requested in light of the amendments and remarks set forth below. The Commissioner is hereby authorized to charge any costs associated with this Reply to Deposit Account No. 13-0206.

This Reply is being submitted in a form which complies with revised 37 C.F.R. 1.121. Accordingly, all pending claims are identified by number and appropriate status identifier.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.